Amendments to the Claims:

The following listing of claims will replace all prior versions, and listings, of claims in the application:

- 1-14. (Canceled)
- 15. (Currently Amended) A semiconductor device comprising:a semiconductor chip;
- a substrate on which a-an interconnecting pattern is formed; and a binder electrically connecting the semiconductor chip and the interconnecting pattern, the binder including:
 - a first layer including a first resin; and
- a second layer including conductive particles dispersed only in a second resin, the second layer being disposed closer to the substrate than the first layer, a coefficient of thermal expansion of the first resin being smaller than a coefficient of thermal expansion of the second resin.
- 16. (Original) The semiconductor device as defined in Claim 15, wherein the binder is an anisotropic conductive film.
 - 17-18. (Canceled)
- 19. (Previously Presented) A circuit board on which the semiconductor device as defined in Claim 15 is mounted.
- 20. (Presently Presented) Electronic equipment comprising the semiconductor device as defined in Claim 15.
 - 21-28. (Canceled)
- 29. (Currently Amended) The semiconductor device as defined in Claim 15, wherein a silica insulating filler is mixed only in the first-layer. resin.

- 30. (Currently Amended) The semiconductor device as defined in Claim 15, wherein the second layer includes an epoxy resin.
- 31. (Previously Presented) The semiconductor device as defined in Claim 15, wherein conductive particles are dispersed only in the second layer.
- 33. (Currently Amended) The semiconductor device as defined in Claim 15, wherein a silica insulating filler is mixed in the first-layer. resin.
- 34. (Currently Amended) The semiconductor device as defined in Claim 15, wherein a silica insulating filler is mixed in the first <u>layer resin</u> and the second <u>layer, resin</u>, and a component ratio of the silica insulating filler in the first <u>layer resin</u> is greater than a component ratio of the silica insulating filler in the second <u>layer, resin</u>.
- 35. (Currently Amended) The semiconductor device as defined in Claim 15, wherein at least the first resin including includes an epoxy resin.

(Previously Presented) A semiconductor device comprising:

a semiconductor chip;

a substrate on which a interconnecting pattern is formed; and
a binder electrically connecting the semiconductor chip and the
interconnecting pattern, the binder including:

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- a first layer including a first resin; and
- a second layer including conductive particles dispersed only in a second resin, the second layer being disposed closer to the substrate than the first layer, a

modulus of elasticity of the second resin being smaller than a modulus of elasticity of the first resin.

- 37. (Previously Presented) The semiconductor device as defined in Claim 36, wherein the binder is an anisotropic conductive film.
- 38. (Currently Amended) The semiconductor device as defined in Claim 36, wherein a coefficient of thermal expansion of the first layer-resin is smaller than a coefficient of thermal expansion of the second-layer. resin.
- 39. (Previously Presented) The semiconductor device as defined in Claim 36, wherein a silica insulating filler is mixed only in the first resin.
- 40. (Currently Amended) The semiconductor device as defined in Claim 36, wherein a silica insulating filler is mixed in the first <u>layer resin</u> and the second <u>layer, resin</u>, and a component ratio of the silica insulating filler in the first <u>layer resin</u> is greater than a component ratio of the silica insulating filler in the second <u>layer. resin</u>.
- 41. (Previously Presented) The semiconductor device as defined in Claim 36, wherein the second resin includes an epoxy resin.
- 43. (Previously Presented) The semiconductor device as defined in Claim 36, the first resin including an epoxy resin and the second resin including a biphenyl resin.
- 44. (Previously Presented) A circuit board on which the semiconductor device as defined in Claim 36 is mounted.

45. (Previously Presented) Electronic equipment comprising the semiconductor device as defined in Claim 36.

46-49. (Canceled)